

Silver Star Families of America, their service to veterans across our nation, and ask my colleagues in the House to join me in doing the same.

HONORING FRESNO RESCUE
MISSION

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. RADANOVICH, Madam Speaker, I rise today to congratulate the Fresno Rescue Mission upon celebrating its 60th anniversary.

Reverend Clifford Phillips first envisioned the Fresno Rescue Mission with a prayer meeting, the "Fisherman's Club" and the concerned hearts of many local Christians. The Fresno Rescue Mission opened its doors in 1949 as a non-profit, faith-based, evangelical Christian charitable organization with the purpose of assisting local alcoholics and transient farm laborers. Since the 1950s the Fresno Rescue Mission has expanded their services to include assistance to every man, woman, child or family that walks through their doors. They stress accountability, responsible living and decision making for all residents, while encouraging them with support, training and prayer.

In 2008, the Fresno Rescue Mission served four hundred and twenty-two children at the Craycroft Youth Center, and an additional one hundred and fifty-four families with three hundred and eighty children. It shelters an average of eighty to one hundred and thirty men every night in the overnight homeless shelter for men. The Mission also averages one hundred and twenty-five men involved with the eighteen month Academy Recovery Program. Individuals that complete this program become productive, law abiding citizens. The Mission has been instrumental in changing the lives of many individuals by providing life and job skills training, literacy and GED education, computer training and a career development program. The goal of the Mission is to change one life at a time and to provide hope and renewal to abandoned, abused, neglected and addicted.

The Fresno Rescue Mission has been an integral part of the Fresno community for sixty years; saving the city, county and state millions of taxpayer dollars. Its influence has spread beyond the City of Fresno and its success was instrumental in starting twenty-two other rescue missions with the belief that people are able to rise above their mistakes to make positive changes for themselves.

Madam Speaker, I rise today to commend and congratulate the Fresno Rescue Mission on 60 years of community building. I invite my colleagues to join me in wishing the Fresno Rescue Mission many years of continued success.

CREDIT CARDHOLDERS' BILL OF
RIGHTS ACT OF 2009

SPEECH OF

HON. MAZIE K. HIRONO

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 29, 2009

The House in Committee of the Whole House on the State of the Union had under

consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Ms. HIRONO. Mr. Chair, I rise in strong support of H.R. 627, the Credit Cardholders' Bill of Rights Act.

Last year, I was an original cosponsor of a similar bill, which passed overwhelmingly in the House by a bipartisan 312 to 112 majority (including 84 Republicans). I was disappointed that this legislation languished in the Senate.

Since last year's action in the House, many American families and businesses have been particularly hard hit by the economic crisis, including those who rely upon credit lines, who, through no fault of their own, have been subjected to predatory lending or abusive credit card practices that make it difficult for them to end the cycle of costly debt. Hundreds of constituents in my district have contacted me to express support for this critical legislation.

In 2008, credit card issuers imposed \$19 billion in penalty fees on families with credit cards, and this year card companies will break all records for late fees, over-limit charges, and other penalties, amounting to more than \$20.5 billion for the industry. Credit card debt in the United States has reached a record high—nearly \$1 trillion—with almost half of American families carrying a balance averaging \$7,300 in 2007. One-fifth of those carrying credit card debt pay an interest rate above 20 percent.

H.R. 627 prohibits credit card issuers from raising rates retroactively on existing balances. The bill also requires a 45-day notice of any rate increase and prohibits companies from charging interest on balances from more than one billing cycle.

Members of the House have collaborated with President Obama to strengthen the bill by mandating that card issuers apply payments beyond the minimum to debts with the highest interest rate, requiring card companies to inform customers about the long-term costs of paying only the minimum balance, and allowing consumers to opt whether or not they want to go over their credit limit and be charged a fee for doing so.

This legislation codifies Federal Reserve rules prohibiting unfair or deceptive bank practices related to credit card accounts and overdraft services and goes further by banning the marketing and issuance of credit cards to minors under the age of 18, banning credit card companies from imposing unfair and arbitrary fees when customers pay their bills, and allowing customers to set a lower credit card limit.

The Credit Cardholders' Bill of Rights will level the playing field between card issuers and cardholders.

I urge my colleagues to support this measure.

JORDAN CONNELL

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Jordan Connell who has received the Arvada Wheat

Ridge Service Ambassadors for Youth award. Jordan Connell is an 8th grader at Oberon Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Jordan Connell is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Jordan Connell for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

PERSONAL EXPLANATION

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. GEORGE MILLER of California. Madam Speaker, on Wednesday, April 29, 2009, I was unavoidably detained and missed rollcall vote No. 223 on final passage of the Local Law Enforcement Hate Crimes Prevention Act. Had I been present, I would have voted in favor of this important legislation.

PERSONAL EXPLANATION

HON. LARRY KISSELL

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. KISSELL. Madam Speaker, on Tuesday, April 21, 2009, I was unable to vote due to a death of a close friend and missed three rollcall votes. Had I been present, I would have vote "yea" on rollcall No. 193 to pass H.R. 388, the "Crane Conservation Act of 2009; "yea" on rollcall No. 194 to pass H.R. 411, the "Great Cats and Rare Canids Act of 2009; and "yea" on rollcall No. 195 to pass H.R. 1219, the "Lake Hodges Surface Water Improvement and Reclamation Act of 2009."

IN HONOR OF CHIEF MASTER
SERGEANT PAUL AIREY

HON. ALLEN BOYD

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. BOYD. Madam Speaker, on March 11, 2009, the Air Force, the Panama City community and indeed our Nation, lost one of the most respected Airmen in the history of the Air Force—the very first Chief Master Sergeant of the Air Force—Paul Wesley Airey.

Chief Airey was an Airman's Airman and a true Air Force pioneer. His legacy is the professional enlisted force we have serving our Nation today.

Chief Airey was born in New Bedford, MA, on December 13, 1923. He enlisted in the Air force at age eighteen, shortly after the bombing of Pearl Harbor on December 7, 1941.